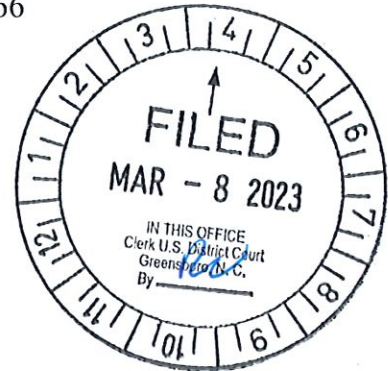


IN THE UNITED STATES DISTRICT COURT
FOR THE MIDDLE DISTRICT OF NORTH CAROLINA

TAMMY MCCRAE-COLEY,)
Plaintiff,)
)
v.)
)
STARTER HOME PROGRAMS)
INC., STARTER HOME)
INVESTING INC., and)
INSURANCE-REVIEWED.COM,)
)
Defendants.)

1:21-CV-666



VERDICT SHEET

We the jury unanimously find and agree as follows:

ISSUE ONE

Issue 1A: Was the phone number 336-491-3163 a residential phone number registered on the federal Do Not Call registry as of May 13, 2021?

____ YES X NO

Issue 1B: If yes, had it been registered for at least 30 days before May 13, 2021?

____ YES ____ NO

If yes to either, go to Issue Two.

If no to both, skip Issues Two–Four and go to Issue Five

ISSUE TWO

Issue 2A: Did the following defendant send or is the following defendant responsible for sending a solicitation text on May 13, 2021, beginning “2, 3, 4 Bedroom home,” to 336-491-3163 and did the plaintiff receive the text?

Starter Home Programs Inc. and
Starter Homes Investing Inc.: _____YES _____NO

Insurance-Reviewed.com: _____YES _____NO

Whatever your answer, go to Issue 2B.

Issue 2B: Did the following defendant send or is the following defendant responsible for sending a solicitation text on May 13, 2021, beginning “We need your credit score,” to 336-491-3163 and did the plaintiff receive the text?

Starter Home Programs Inc. and
Starter Homes Investing Inc.: _____YES _____NO

Insurance-Reviewed.com: _____YES _____NO

Whatever your answer, go to Issue 2C.

Issue 2C: Did the following defendant send or is the following defendant responsible for sending a solicitation text on May 13, 2021, beginning “Ok, Here are the house listings,” to 336-491-3163 and did the plaintiff receive the text?

Starter Home Programs Inc. and
Starter Homes Investing Inc.: _____YES _____NO

Insurance-Reviewed.com: _____YES _____NO

Whatever your answer, go to Issue 2D.

Issue 2D: Did the following defendant send or is the following defendant responsible for sending a solicitation text on May 19, 2021, about auto insurance to 336-491-3163 and did the plaintiff receive the text?

Starter Home Programs Inc. and
Starter Homes Investing Inc.: ☐ YES ☐ NO

Insurance-Reviewed.com: ☐ YES ☐ NO

If you answered Yes as to any defendant in Issues 2A–2D, then answer the remaining issues under Issue 2. If you answered No as to all defendants, then skip to Issue 3.

Issue 2E: Did the plaintiff consent to receive the May 2021 texts by signing a written form containing the phone number agreeing to receive texts at that number?

☐ YES ☐ NO

Issue 2F: Did the plaintiff consent to receive the May 2021 texts by signing a document consenting to receiving the texts or otherwise agreeing to permit solicitation texts at that number?

☐ YES ☐ NO

Go to Issue Three

ISSUE THREE

Issue 3A: Did the following defendant send or is the following defendant responsible for sending a solicitation text on November 2, 2021, beginning “We need your Credit Score,” to 336-491-3163 and did the plaintiff receive the text?

Starter Home Programs Inc. and Starter Homes Investing Inc.:	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Insurance-Reviewed.com:	<input type="checkbox"/> YES	<input type="checkbox"/> NO

Whatever your answer, go to Issue 3B.

Issue 3B: Did the following defendant send or is the following defendant responsible for sending a solicitation text on November 2, 2021, beginning “Ok, here are the house listings,” to 336-491-3163 and did the plaintiff receive the text?

Starter Home Programs Inc. and Starter Homes Investing Inc.:	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Insurance-Reviewed.com:	<input type="checkbox"/> YES	<input type="checkbox"/> NO

Whatever your answer, go to Issue 3C.

Issue 3C: Did the following defendant make or is the following defendant responsible for making a solicitation telephone call on November 17, 2021, to 336-491-3163 and did the plaintiff receive the call?

Starter Home Programs Inc. and Starter Homes Investing Inc.:	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Insurance-Reviewed.com:	<input type="checkbox"/> YES	<input type="checkbox"/> NO

Whatever your answer, go to Issue 3D.

Issue 3D: Did the following defendant send or is the following defendant responsible for sending a solicitation text on December 20, 2021, beginning “We need your Credit Score,” to 336-491-3163 and did the plaintiff receive the text?

Starter Home Programs Inc. and
Starter Homes Investing Inc.: ☐ YES ☐ NO

Insurance-Reviewed.com: ☐ YES ☐ NO

Whatever your answer, go to Issue 3E.

Issue 3E: Did the following defendant send or is the following defendant responsible for sending a solicitation text on December 20, 2021, beginning “Ok, Here are the house listings,” to 336-491-3163 and did the plaintiff receive the text?

Starter Home Programs Inc. and
Starter Homes Investing Inc.: ☐ YES ☐ NO

Insurance-Reviewed.com: ☐ YES ☐ NO

If you answered Yes as to any defendant in Issues 3A–3E, then answer the remaining issues under Issue 3. If you answered No as to all defendants in Issues 3A–3E, then go to Issue 4.

Issue 3F: Did the plaintiff consent to receive the November and December 2021 texts and the November phone call by signing a written form containing the phone number agreeing to receive texts and calls at that number?

☐ YES ☐ NO

Issue 3G: Did the plaintiff consent to receive the November and December 2021 texts and the November phone call by signing a document consenting to receiving the texts or otherwise agreeing to permit solicitation texts at that number?

_____YES _____NO

ISSUE FOUR

Answer Issue 4 if you answer Issue 1A Yes and you found that the particular defendant made at least two solicitation texts or calls to the plaintiff without her consent.

Issue 4: What amount of damages is the plaintiff entitled to recover for any violations of the TCPA?

Starter Home Programs Inc. and
Starter Homes Investing Inc.: \$ _____

Insurance-Reviewed.com: \$ _____

ISSUE FIVE

Issue 5A: Was the following defendant required to register as a telephonic seller and did it fail to do so?

Starter Home Programs Inc. and
Starter Homes Investing Inc.: _____YES X NO

Insurance-Reviewed.com: _____YES X NO

If you answer Issue 5A Yes, answer Issue 5B. If you answer Issue 5A No, stop here.

Issue 5B: Was the defendants' conduct in commerce or did it affect commerce?

_____ YES _____ NO

If you answer Issue 5B Yes, answer Issue 5C. If you answer Issue 5B No, stop here.

Issue 5C: Was the defendants' conduct a proximate cause of injury to Ms. McCrae-Coley?

Starter Home Programs Inc. and
Starter Homes Investing Inc.: _____ YES _____ NO

Insurance-Reviewed.com: _____ YES _____ NO

If you answer Issue 5C Yes, answer Issue 5D. If you answer Issue 5C No, stop here.

Issue 5D: In what amount, if any, has Ms. McCrae-Coley been injured?

Starter Home Programs Inc. and
Starter Homes Investing Inc.: \$ _____

Insurance-Reviewed.com: \$ _____

This the 8th day of March, 2023.


FOREPERSON